

**Fill in this information to identify your case:**

Debtor 1 **Francesco Moccia**  
First Name Middle Name Last Name

Debtor 2 **Juliana M. Moccia**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number **21-17326**  
(if known)

☒ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

	<b>Your assets</b> Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>382,500.00</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>34,709.34</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ <b>417,209.34</b>

#### Part 2: Summarize Your Liabilities

	<b>Your liabilities</b> Amount you owe
2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <b>369,411.45</b>
3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <b>23,153.92</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <b>132,231.60</b>
<b>Your total liabilities</b>	\$ <b>524,796.97</b>

#### Part 3: Summarize Your Income and Expenses

4. <b>Schedule I: Your Income</b> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <b>6,095.41</b>
5. <b>Schedule J: Your Expenses</b> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <b>5,615.80</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to

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the court with your other schedules.

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **10,273.04**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
<b>From Part 4 on <i>Schedule E/F</i>, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>23,153.92</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>0.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>
9g. <b>Total.</b> Add lines 9a through 9f.	\$ <b>23,153.92</b>

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First Name Middle Name Last Name

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(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number **21-17326**  
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Francesco Moccia  
**Francesco Moccia**  
Signature of Debtor 1

Date October 9, 2021

X /s/ Juliana M. Moccia  
**Juliana M. Moccia**  
Signature of Debtor 2

Date October 9, 2021

Fill in this information to identify your case:

Debtor 1 Francesco Moccia

Debtor 2 Juliana M. Moccia  
(Spouse, if filing)

United States Bankruptcy Court for the: District of New Jersey

Case number 21-17326  
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☒ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

04/20

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 6,731.11	\$ 2,233.42
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm	<div>Debtor 1</div> <div>Gross receipts (before all deductions) \$ 17,413.22</div> <div>Ordinary and necessary operating expenses -\$ 16,104.71</div> <div>Net monthly income from a business, profession, or farm \$ 1,308.51</div>	<div>Copy here -&gt; \$ 1,308.51</div> <div>\$ 0.00</div>
6. Net income from rental and other real property	<div>Debtor 1</div> <div>Gross receipts (before all deductions) \$ 0.00</div> <div>Ordinary and necessary operating expenses -\$ 0.00</div> <div>Net monthly income from rental or other real property \$ 0.00</div>	<div>Copy here -&gt; \$ 0.00</div> <div>\$ 0.00</div>

Debtor 1 **Francesco Moccia**  
Debtor 2 **Juliana M. Moccia**

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**7. Interest, dividends, and royalties**

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
\$ <b>0.00</b>	\$ <b>0.00</b>

**8. Unemployment compensation**

\$ <b>0.00</b>	\$ <b>0.00</b>
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Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**  
For your spouse \$ **0.00**

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ <b>0.00</b>	\$ <b>0.00</b>
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**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments made under the Federal law relating to the national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect to the coronavirus disease 2019 (COVID-19); payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
<b>+</b> \$ <b>0.00</b>	\$ <b>0.00</b>

**11. Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ <b>8,039.62</b>	<b>+</b> \$ <b>2,233.42</b>	<b>=</b> \$ <b>10,273.04</b>
Total average monthly income		

**Part 2: Determine How to Measure Your Deductions from Income**

**12. Copy your total average monthly income from line 11.** \$ **10,273.04**

**13. Calculate the marital adjustment.** Check one:

- ☐ You are not married. Fill in 0 below.  
☒ You are married and your spouse is filing with you. Fill in 0 below.  
☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

\$	
\$	
<b>+</b> \$	
Total	\$ <b>0.00</b>
Copy here=>	<b>-</b> <b>0.00</b>

**14. Your current monthly income.** Subtract line 13 from line 12.

\$ **10,273.04**

**15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> \$ **10,273.04**

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Multiply line 15a by 12 (the number of months in a year).

**x 12**

15b. The result is your current monthly income for the year for this part of the form. ....

**\$ 123,276.48**

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Debtor 2 **Juliana M. Moccia**Case number (if known) **21-17326****16. Calculate the median family income that applies to you.** Follow these steps:

- 16a. Fill in the state in which you live. NJ
- 16b. Fill in the number of people in your household. 4
- 16c. Fill in the median family income for your state and size of household. \$ 134,345.00  
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

18. Copy your total average monthly income from line 11. \$ 10,273.04
19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.
- 19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$ 0.00
- 19b. Subtract line 19a from line 18. \$ 10,273.04
20. Calculate your current monthly income for the year. Follow these steps:
- 20a. Copy line 19b \$ 10,273.04  
Multiply by 12 (the number of months in a year). x 12
- 20b. The result is your current monthly income for the year for this part of the form \$ 123,276.48
- 20c. Copy the median family income for your state and size of household from line 16c \$ 134,345.00
21. How do the lines compare?
- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Francesco Moccia**  
**Francesco Moccia**  
Signature of Debtor 1

Date **October 9, 2021**  
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

**X /s/ Juliana M. Moccia**  
**Juliana M. Moccia**  
Signature of Debtor 2

Date **October 9, 2021**  
MM / DD / YYYY

Debtor 1 **Francesco Moccia**  
Debtor 2 **Juliana M. Moccia**

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## Current Monthly Income Details for the Debtor

### Debtor Income Details:

Income for the Period **03/01/2021** to **08/31/2021**.

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Draws from closed business Prima Pizza**

Income by Month:

6 Months Ago:	<b>03/2021</b>	<b>\$6,192.78</b>
5 Months Ago:	<b>04/2021</b>	<b>\$6,192.78</b>
4 Months Ago:	<b>05/2021</b>	<b>\$6,192.78</b>
3 Months Ago:	<b>06/2021</b>	<b>\$6,192.78</b>
2 Months Ago:	<b>07/2021</b>	<b>\$6,192.78</b>
Last Month:	<b>08/2021</b>	<b>\$6,192.78</b>
Average per month:		<b>\$6,192.78</b>

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Ferraro Foods**

Income by Month:

6 Months Ago:	<b>03/2021</b>	<b>\$0.00</b>
5 Months Ago:	<b>04/2021</b>	<b>\$0.00</b>
4 Months Ago:	<b>05/2021</b>	<b>\$0.00</b>
3 Months Ago:	<b>06/2021</b>	<b>\$0.00</b>
2 Months Ago:	<b>07/2021</b>	<b>\$0.00</b>
Last Month:	<b>08/2021</b>	<b>\$3,230.00</b>
Average per month:		<b>\$538.33</b>

#### Line 5 - Income from operation of a business, profession, or farm

Source of Income: **Prima Pizza**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<b>03/2021</b>	<b>\$17,413.22</b>	<b>\$16,104.71</b>	<b>\$1,308.51</b>
5 Months Ago:	<b>04/2021</b>	<b>\$17,413.22</b>	<b>\$16,104.71</b>	<b>\$1,308.51</b>
4 Months Ago:	<b>05/2021</b>	<b>\$17,413.22</b>	<b>\$16,104.71</b>	<b>\$1,308.51</b>
3 Months Ago:	<b>06/2021</b>	<b>\$17,413.22</b>	<b>\$16,104.71</b>	<b>\$1,308.51</b>
2 Months Ago:	<b>07/2021</b>	<b>\$17,413.22</b>	<b>\$16,104.71</b>	<b>\$1,308.51</b>
Last Month:	<b>08/2021</b>	<b>\$17,413.22</b>	<b>\$16,104.71</b>	<b>\$1,308.51</b>
Average per month:		<b>\$17,413.22</b>	<b>\$16,104.71</b>	
Average Monthly NET Income:				<b>\$1,308.51</b>



Debtor 1 **Francesco Moccia**  
Debtor 2 **Juliana M. Moccia**

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### Current Monthly Income Details for the Debtor's Spouse

#### Spouse Income Details:

Income for the Period **03/01/2021** to **08/31/2021**.

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Home Depot**

Income by Month:

6 Months Ago:	<b>03/2021</b>	<b>\$1,877.88</b>
5 Months Ago:	<b>04/2021</b>	<b>\$2,293.48</b>
4 Months Ago:	<b>05/2021</b>	<b>\$2,270.88</b>
3 Months Ago:	<b>06/2021</b>	<b>\$2,262.09</b>
2 Months Ago:	<b>07/2021</b>	<b>\$2,416.19</b>
Last Month:	<b>08/2021</b>	<b>\$2,280.00</b>
Average per month:		<b>\$2,233.42</b>